

# Insurance & Billing Help

## What Insurance Usually Covers

- Skilled nursing (wound care, medication, monitoring)
- Physical, occupational, or speech therapy
- Home health aide (only if tied to skilled care)
- Medical social services
- Not usually covered: 24/7 care, cooking, cleaning, or long-term personal care

## Types of Insurance

Medicare – Covers skilled, part-time care with a doctor ' s order.

Medicaid – Coverage varies by state, sometimes includes more personal care.

Private Insurance – Check your plan; benefits differ.

Veterans/VA – Often has home health benefits for eligible veterans.

## What You May Pay

Deductible: Pay this before insurance starts.

Copay/Coinsurance: Your share after deductible.

Out-of-Pocket Maximum: The most you ' ll pay in a year.

## Billing Process (Step by Step)

1	Doctor gives order/referral
2	Agency checks insurance
3	Insurance approves (if needed)
4	Care begins at home
5	Agency bills insurance
6	Insurance sends EOB (Explanation of Benefits)
7	You may get a bill if something isn't fully covered

## Quick Tips

Always ask your insurance what ' s covered before starting care

Keep your EOBs and statements

Ask about payment plans if costs are high

## Appeal if a service is denied—you have rights

This is just a general guide. Always check with your insurance provider for exact details.